

HON. JUDGE RICHARD A. JONES

**UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON AT SEATTLE**

CHRISTOPHER RICHARD CHAPIN,

Plaintiff,

v.

THE PRUDENTIAL INSURANCE
COMPANY OF AMERICA, MICROSOFT
CORPORATION, and the MICROSOFT
CORPORATION WELFARE PLAN,

Defendants.

No. 2:19-cv-01256-RAJ

DECLARATION OF CHRISTOPHER
RICHARD CHAPIN

CHRISTOPHER RICHARD CHAPIN makes the following declaration based on
personal knowledge:

1. I am over 18 years of age. I am competent to testify. The facts contained in this
Declaration are based on my personal knowledge, unless stated otherwise.
2. I am the plaintiff in this matter.
3. Because I was not receiving my normal wages from Microsoft and received no
disability insurance payments from Prudential to replace my job income, my family was forced
to liquidate just over \$15,000 from our retirement savings to pay taxes in 2019.

1 4. As an additional result of the lack of my normal job wages and disability
2 insurance benefits, my family was not able to make our normal contributions to our IRA and
3 SEP accounts in 2018 and 2019. My family had to transfer a total of \$22,858 from our
4 brokerage accounts to our IRA and SEP accounts for tax years 2019 and 2019.

5 5. Had I received disability benefits from Prudential at the time, my family would
6 have been able to make these contributions without having to remove assets from other
7 retirement accounts.

8 6. My family's investment portfolio has returned 11.61 percent annually during the
9 period October 9, 2018 through March 24, 2021.

10 **I declare under penalty of perjury of the laws of the State of Washington and the**
11 **laws of the United States of America that the foregoing is true and correct.**

12 Dated this 11 day of April, 2021 at Redmond, Washington.

13
14 *Christopher Richard Chapin*

15 Christopher Richard Chapin (Apr 11, 2021 21:34 PDT)

16 CHRISTOPHER RICHARD CHAPIN